

IN RE:

CHERYL A. HARPOLD

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-24017

Chapter 13

Document No.: 103

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 7th day of February, 20 24, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

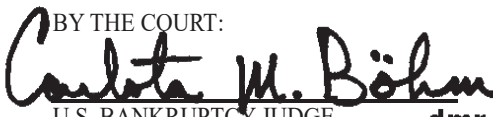
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
2/7/24 9:12 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

U.S. BANKRUPTCY JUDGE dmr

In re:
Cheryl A. Harpold
Debtor

Case No. 18-24017-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 07, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Cheryl A. Harpold, 1436 Penn Ave, New Brighton, PA 15066-2248 |
| 14930435 | + Beaver Valley Fcu, 601 37th St, Beaver Falls, PA 15010-3441 |
| 14930442 | ++ FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231 address filed with court:, First Horizon Home Loa, 4000 Horizon Way, Irving, TX 75063 |
| 14930446 | + Metlife Home Loan, Pob 630387, Irving, TX 75063-0119 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Feb 08 2024 00:10:07 | Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14935772 | Email/Text: ally@ebn.phinsolutions.com | Feb 07 2024 23:58:00 | Ally Bank, PO Box 130424, Roseville MN 55113-0004 |
| 15622842 | + Email/PDF: acg.acg.ebn@aisinfo.com | Feb 08 2024 00:10:15 | Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14930434 | + Email/Text: ally@ebn.phinsolutions.com | Feb 07 2024 23:58:00 | Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300 |
| 14930436 | + Email/PDF: MarletteBKNotifications@resurgent.com | Feb 08 2024 00:10:05 | Best Egg/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600 |
| 14930437 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Feb 08 2024 00:10:08 | Capital One, 15000 Capital One Dr, Richmond, VA 23238 |
| 14962864 | Email/PDF: bncnotices@becket-lee.com | Feb 08 2024 00:10:16 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14930439 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Feb 07 2024 23:58:00 | Comenitycapital/biglot, 3100 Easton Square Pl, Columbus, OH 43219-6289 |
| 14930440 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Feb 07 2024 23:58:00 | Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120 |
| 14933232 | Email/Text: mrdiscen@discover.com | Feb 07 2024 23:58:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14930441 | + Email/Text: mrdiscen@discover.com | Feb 07 2024 23:58:00 | Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316 |
| 14963306 | + Email/Text: kbarkley@bernsteinlaw.com | Feb 07 2024 23:59:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 14930438 | Email/PDF: ais.chase.ebn@aisinfo.com | Feb 08 2024 00:10:06 | Chase Mtg, Po Box 24696, Columbus, OH 43224 |
| 14967863 | Email/PDF: ais.chase.ebn@aisinfo.com | Feb 08 2024 00:10:20 | JPMorgan Chase Bank, National Association, |

District/off: 0315-2

User: auto

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Date Rcvd: Feb 07, 2024

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|-----------|--|----------------------|---|
| | | | Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203 |
| 14930443 | + Email/Text: PBNCNotifications@perituservices.com | Feb 07 2024 23:58:00 | Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096 |
| 14989735 | Email/PDF: resurgentbknotifications@resurgent.com | Feb 08 2024 00:10:15 | LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14930444 | + Email/Text: Documentfiling@lciinc.com | Feb 07 2024 23:58:00 | Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934 |
| 14962589 | Email/PDF: MerrickBKNotifications@Resurgent.com | Feb 08 2024 00:10:06 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 14930445 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Feb 08 2024 00:10:07 | Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001 |
| 14960589 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Feb 08 2024 00:10:07 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14930637 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Feb 08 2024 00:10:22 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15489332 | + Email/Text: bankruptcy@gopfs.com | Feb 07 2024 23:59:00 | Prestige Financial Services, BANKRUPTCY DEPT, PO BOX 26707, SLC UT 84126-0707 |
| 14930447 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Feb 08 2024 00:10:15 | Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283 |
| 14930448 | + Email/PDF: ais.sync.ebn@aisinfo.com | Feb 08 2024 00:10:05 | Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015 |
| 14930449 | + Email/PDF: ais.sync.ebn@aisinfo.com | Feb 08 2024 00:10:20 | Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007 |
| 14930450 | + Email/PDF: ais.sync.ebn@aisinfo.com | Feb 08 2024 00:10:06 | Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005 |
| 14930451 | + Email/PDF: ais.sync.ebn@aisinfo.com | Feb 08 2024 00:10:14 | Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024 |
| 14930452 | + Email/Text: bnc-bluestem@quantum3group.com | Feb 07 2024 23:59:00 | Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 |
| TOTAL: 28 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | JPMORGAN CHASE BANK, NATIONAL ASSOCIATION |
| cr | | M & T Bank |
| cr | | M&T Bank as servicer for Lakeview Loan Servicing L |
| 15097733 | | M&T Bank as servicer for Lakeview, Loan Servicing, LLC |
| cr | *+ | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| cr | * | LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587 |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14943520 | *+ | Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300 |
| 14943521 | *+ | Beaver Valley Fcu, 601 37th St, Beaver Falls, PA 15010-3441 |
| 14943522 | *+ | Best Egg/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600 |
| 14943523 | *P++ | CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238 |
| 14943525 | *+ | Comenitycapital/biglot, 3100 Easton Square Pl, Columbus, OH 43219-6289 |
| 14943526 | *+ | Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120 |
| 14943527 | *+ | Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316 |
| 14943524 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Mtg, Po Box 24696, Columbus, OH 43224 |

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User: auto

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|----------|------|--|
| 14943528 | *+ | Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096 |
| 14943529 | *+ | Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934 |
| 14943530 | *+ | Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001 |
| 14943531 | *+ | Metlife Home Loan, Pob 630387, Irving, TX 75063-0119 |
| 14965135 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14943532 | *+ | Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283 |
| 14943533 | *+ | Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015 |
| 14943534 | *+ | Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007 |
| 14943535 | *+ | Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005 |
| 14943536 | *+ | Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024 |
| 14943537 | *+ | Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 |

TOTAL: 4 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Denise Carlon | on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com |
| Jerome B. Blank | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION jblank@pincuslaw.com, brausch@pincuslaw.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com |
| Lawrence W. Willis | on behalf of Debtor Cheryl A. Harpold ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com |
| Maribeth Thomas | on behalf of Creditor Ally Bank c/o AIS Portfolio Services, LP mthomas@tuckerlaw.com, maribeth.thomas@gmail.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 7